

INSTRUCTIONS FOR COMPLETING THE COMPLAINT FORM

The New Hampshire Bureau of Securities Regulation is responsible for regulating securities activities in the State of New Hampshire. We oversee the firms and individuals who offer or sell securities or offer investment advice to the public.

Before filling out the complaint form, please take the time to read these instructions. They will help you to understand our functions, and we will be better able to understand and act on your complaint.

WHAT WE CAN DO:

We investigate complaints against individuals, business corporations, and other entities for possible violations of the registration, licensing, or anti-fraud provisions of the Revised Statutes Annotated 421-B. We are empowered to bring administrative actions or civil law suits to stop these violations, render sanctions, and, in appropriate cases, to refer matters for criminal prosecution. It is in the public interest to report alleged violations of the securities laws, and we encourage you to do so.

WHAT WE CANNOT DO:

We cannot act as a court of law. We cannot order that monies be refunded or that damages be paid. In some instances restitution or rescission is made to investors as a result of this agency's action, but those instances are not the norm. You should not rely on us to get your money back for you. **We cannot enforce the Business Corporation Laws, partnership laws, contract laws, or regulate the offer and sale of annuities. We cannot give legal or financial advice or act as your attorney.**

HOW YOU CAN HELP US:

Organize your complaint using these guidelines:

1. First, make a separate list of the things you want to say. Separate your feelings from the facts.
2. Type or print clearly in ink. Fill out each section to the best of your ability.
In this form, specifically question 14, present the events in the order in which they happened, using dates whenever possible.
 - a) Tell us **WHAT** happened. Start from the beginning. Be specific as to what was said and who said it.
 - b) Tell us **HOW** you first learned of the investment opportunity or investment service.
 - c) Tell us **WHO** was present during these conversations or acts.
 - d) Tell us **WHEN** and **WHERE** these conversations/acts took place.
 - e) Tell us **WHY** you decided to take advantage of the investment or investment service.
 - f) List the names, addresses, and telephone numbers of any others who you believe may have similar complaints.
 - g) Tell us **WHEN** and **WHERE** the money and agreements changed hands.
3. Enclose copies of documents such as stock certificates, bonds, limited partnership agreements, prospectuses, confirmations, letters, canceled checks (front and back), advertisements, papers, notes, or other documents that may explain your complaint. Do not *send originals*; we cannot be responsible for *their safekeeping*.
4. Remember that your complaint should describe the event or practice which you believe was unfair. If possible, you should state why the event or practice was improper.

STEPS YOU CAN TAKE IF YOUR COMPLAINT INVOLVES A BROKER-DEALER:

Many disputes with brokerage firms can be directly resolved by your doing the following:

NOTIFY YOUR BROKER AND YOUR BROKER'S MANAGER

1. Talk to your salesperson about the problem.
2. Negotiate directly with your salesperson to resolve the matter. Frequently, minor issues can be settled informally at this point.
3. If you feel the salesperson has answered your questions unsatisfactorily or is unwilling to review your complaint, contact the salesperson's supervisor, as well as the office manager.
4. Write to the firm's chief compliance officer. This individual is located at the firm's home office address. Request a response in writing from the compliance officer. (You can get the name of the compliance officer and the firm's home address from the broker's office.)

ARBITRATION PROCEDURES

The United States Securities and Exchange Commission has approved certain arbitration procedures for resolution of disputes between investors and broker-dealers. Arbitration is a method of having a dispute between two or more parties resolved by an impartial person who is knowledgeable in the areas of controversy. Arbitration generally is quicker and less expensive than using the courts to resolve a complaint. Because of this, arbitration has long been used as an alternative to the courts. Once the arbitrator has made a decision, the decision is final and is subject to review by a court only on a very limited basis. Also, if arbitration is chosen as a means of resolving a dispute, the complaining party gives up the right to pursue the matter through the courts.

Further, based upon the contract entered into between you and your broker, you may be obligated to submit the dispute to arbitration in lieu of litigation through the courts.

If you are interested in learning more about the arbitration process, you can contact the National Association of Securities Dealers (NASD) or the New York Stock Exchange (NYSE) with which your broker-dealer is a member. The address for the NYSE and the NASD are:

New York Stock Exchange
11 Wall Street
New York, NY 10005
Telephone: (212) 656-3000

National Association of Securities Dealers, Inc.
33 Whitehall Street
New York, NY 10004
Telephone: (212) 480-4881

If you have any questions concerning this form, you may call the New Hampshire Bureau of Securities Regulation at (603)271-1463, between 8:00 a.m. and 4:30 p.m.

Upon completion of all sections, please mail the complaint form along with copies of any supporting documents to:

New Hampshire Bureau of Securities Regulation
State House Room 204
Concord NH 03301-4989
(603) 271-1463

PLEASE NOTE: As part of the complaint handling process, the Bureau may send a copy of this form to the broker-dealer firm against whom your complaint is filed.